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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

DETAILED ACTION

Notice to Applicant

1. This communication is in response to the amendment filed 30 May 2008. Claim 1 has been canceled. Claims 2-33 have been newly added. Claims 2-33 remain pending.

Claim Rejections - 35 USC § 101

2. The rejection of claim 1 under 35 U.S.C. 101 is hereby withdrawn due to the amendment filed 30 May 2008.

Claim Rejections - 35 USC § 102

3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

4. Claims 2-33 are rejected under 35 U.S.C. 102(b) as being anticipated by Surbey et al. (WO 0225470 A1).

(A) As per newly added claim 2, Surbey teaches a method for facilitating communication among at least one participant in an insurance-underwriting process (Surbey; page 12, paragraphs 1-2), the method comprising:

providing a web-based system for storing and organizing data related to the insurance-underwriting process (Surbey; Figure 7, Abstract, page 19, paragraph 2), the web-based system adapted to allow collaboration among the at least one participant via the Internet (Surbey; page 8, paragraph 1 to page 9, paragraph 1, page 12, paragraphs 1-2), the web-based system comprising a multi-level modular architecture, the multi-level modular architecture comprising a plurality of applications, each application of the plurality of applications comprising a plurality of modules, each module of the plurality of modules comprising a plurality of tools, each tool of the plurality of tools comprising a plurality of views (Surbey; Figure 2, Figure 9, page 14, paragraph 3, page 15, paragraph 2, page 21, paragraph 1 to page 22, paragraph 3);

sharing, via the web-based system, the data among the at least one participant (Surbey; Figure 9, Item 9440, page 6, paragraph 3, page 8, paragraph 2); and

wherein the at least one participant comprises at least one user, and the at least one user is associated with at least one role, the at least one role operative to determine the plurality of modules available to the at least one user, and the data available to the at least one user (Surbey; Figure 9, Item 9314, page 8, paragraph 1 to page 9, paragraph 1, paragraph bridging pages 21-22).

(B) As per newly added claims 3-7, Surbey teaches a method as analyzed and discussed in claim 2 above,

wherein the at least one participant is selected from the group consisting of: insurance carriers, insurance agencies, insurance agents, and service providers (Surbey; page 12, paragraph 1);

wherein the at least one user is selected from the group consisting of: agents and “client advisor[s]” (reads on “case managers” (Surbey; page 12, paragraph 1, page 13, paragraph 5);

wherein the plurality of applications are adapted to employ a desktop visual metaphor for accessing the plurality of modules (Surbey; Figure 9, page 4, paragraph 1, page 21, paragraph 1 to page 22, paragraph 2);

wherein the plurality of modules are adapted to allow the plurality of applications to be scalable (Surbey; Figure 9, page 3, paragraph 5, page 7, paragraph 1, page 21, paragraph 1 to page 22, paragraph 2); and

wherein the plurality of modules are purchased incrementally (Surbey; Figure 9, page 21, paragraph 1 to page 22, paragraph 2).

(C) As per newly added claims 8-10, Surbey teaches a method as analyzed and discussed in claim 2 above,

wherein the plurality of modules comprises: a user profile module; a general administration module; and a business module (Surbey; Figure 9, page 21, paragraph 1 to page 22, paragraph 2);

wherein the plurality of tools comprises at least one generic tool and at least one entity-specific tool (Surbey; page 8, paragraph 3, page 16, paragraph 2); and

wherein the at least one generic tool is adapted to exist in more than one module with similar functionality (Surbey; page 8, paragraph 3, page 16, paragraph 2).

(D) As per newly added claims 11-15, Surbey teaches a method as analyzed and discussed in claim 2 above,

wherein the plurality of views comprises: a summary view; a list view; and a detail view (Surbey; Figure 5, page 7, paragraph 4 to page 8 paragraph 1);

wherein the multi-layer, modular architecture is adapted to allow development of new applications, modules, tools, or views (Surbey; page 6, paragraph 6);

wherein the web-based system is adapted to restrict the data accessible to the at least one user based on a plurality of attributes of the at least one user (Surbey; Figure 9, Item 9314, page 8, paragraph 1 to page 9, paragraph 1, paragraph bridging pages 21-22);

wherein the plurality of attributes of the at least one user comprises: the at least one user's identity; and a context in which the at least one user seeks access to the data (Surbey; Figure 9, Item 9314, page 7, paragraph 4, page 8, paragraph 1 to page 9, paragraph 1, paragraph bridging pages 21-22); and

wherein the step of sharing the data further comprises encrypting the data using a secure encryption technology (Surbey; Figure 9, Item 9520, page 22, paragraph 3).

(E) As per newly added claims 16-17, Surbey teaches a method as analyzed and discussed in claim 2 above,

wherein the web-based system is deployed on a portal hosted by a third party (Surbey; paragraph bridging pages 9-10, page 21, paragraph 4); and

wherein the web-based system is deployed on a framework for a plurality of applications (Surbey; Figure 8, Figure 9, page 21, paragraph 1 to page 22, paragraph 3).

(F) Newly added system claims 18-33 repeat the subject matter of claims 2-17 as a set of elements rather than a series of steps. As the underlying processes of claims 2-17 have been shown to be fully disclosed by the teachings of Surbey in the above rejections of claims 2-17, it is readily apparent that the Surbey reference includes the system to perform the recited functions. As such, these limitations are rejected for the same reasons provided above in the rejection of method claims 2-17, and incorporated herein.

Response to Arguments

5. Applicant's arguments filed 30 May 2008 with respect to claims 2-33 have been considered but are moot in view of the new ground(s) of rejection.

Conclusion

6. The prior art made of record and not relied upon is considered pertinent to Applicant's disclosure. The cited but not applied articles teach the environment of collaborating using web clients over the Internet.

ZebuInc.com web pages from 12/2000, saved as ZeBU SelectTech. 20 pages. [Retrieved from Internet July 1, 2008]. URL: <http://web.archive.org/web/*re_/http://www.zebuinc.com>.

ZeBULLETIN, April 2001. 6 pages. [Retrieved from Internet July 1, 2008]. URL:
<http://web.archive.org/web/*re_/http://www.zebuinc.com>.

ZeBULLETIN, November 2000. 4 pages. [Retrieved from Internet July 1, 2008]. URL:
<http://web.archive.org/web/*re_/http://www.zebuinc.com>.

7. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a).

Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

8. **Any response to this final action should be mailed to:**

Box AF
Commissioner of Patents and Trademarks
Washington D.C. 20231

or faxed to: (571) 273-8300.

For formal communications, please mark

"EXPEDITED PROCEDURE".

9. For informal or draft communications, please label “PROPOSED” or “DRAFT” on the front page of the communication and do NOT sign the communication. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Natalie A. Pass whose telephone number is (571) 272-6774. The examiner can normally be reached on 9-6:30 Monday - Thursday and alternate Fridays.

10. If attempts to reach the examiner by telephone are unsuccessful, the examiner’s supervisor, Jerry O’Connor can be reached on (571) 272-6787. The fax phone number for the organization where this application or proceeding is assigned is (571) 273-8300.

11. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or (571) 272-1000.

/N. A. P./
Examiner, Art Unit 3626
September 17, 2008

/Gerald J. O’Connor/
Supervisory Patent Examiner
Group Art Unit 3626